

# **Abstract**

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## **An Empirical study to measure ATM usage in Egypt**

The main subject of the research study reported here is the use of Automated Teller Machines (ATMs) in Egypt. The study is part of a wider investigation into technical and social aspects of ATM location in Egypt. The study uses a questionnaire to investigate: • who uses ATMs • ATM cards • frequency, timing and place of use • user perceptions of ATM services • features • user priorities for ATM services • features. Data was collected in three Egyptian cities and analyzed using SPSS. Some interesting unexpected features of ATM usage in Egypt were discovered.